

REMARKS/ARGUMENTS

The applicant respectfully elects with traverse the claim of group 11 containing the sole claim 178 for examination at this time. The applicant respectfully asserts the same reasons for traverse of the examiner's restriction requirement as the ones stated in applicant's December 18, 2008 reply in their entirety.

Claim 178 is listed in currently amended form in the listing of claims because a typographical error from international stage application was noted and the "method" claim is now a "system" claim. As pointed in the listing of claims, the term BIC is written where the term derivative was intended.

The applicant respectfully suggests that the examiner may be aided in her review of this application by reading the introductory material on BICs available at:

<http://tinyurl.com/cyxhpa> and <http://tinyurl.com/cfapm5>.

In view of the examiner's earlier restriction requirement, applicant retains the right to present all the claims submitted in the international application in one or more divisional applications.

Applicant respectfully requests that a timely Notice of Allowance be issued in this case.

Respectfully submitted,

By  Phil F. Kongtcheu
Phil F. Kongtcheu
Customer No. 28932
Tel.: (347) 809-3344